

Certificate Number: 15111-PAM-DE-035024232  
Bankruptcy Case Number: 18-00486



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 26, 2020, at 10:24 o'clock PM EDT, John A Harbaugh Jr. completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 27, 2020 By: /s/Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education